



Form PTO-1449 (Rev. 2-32)		U.S. Department of Commerce Patent & Trademark Office		Atty. Docket No. CITI0193		Serial No. 09/684,096	
INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)				Applicant Howard A. SCHECHTMAN, et al.			
				Filing Date October 6, 2000		Group 3691	
U.S. PATENT DOCUMENTS							
Examiner Initial		Document Number	Date	Name	Class	Sub- Class	Filing Date (if appropriate)
		6,009,415	12/28/99	Shurling, et al.	705	35	12/16/91
		5,781,894	7/14/98	Petrecca, et al.	705	14	8/11/95
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
		McKeveny, Alexander, "Giving Them a Good Reason," <i>Banking Marketing</i> , Vol. 29, No. 3, pp. 37-40, March, 1997					
		"Financial Exchange Scoopstakes," <i>Financial General Bankshares, Inc., Washington, DC, Golden Coin</i> , p. 30, 1982					
		Anonymous, "New Tactics to Drive Up Debit Card Activity," <i>Bank Network News</i> , Vol. 4, No. 22, pp. 3, 5, 8, April 10, 1986					
		Sulon, Bill, "Pennsylvania State Bank to Give Away Money to ATM Customers, Waive Fees," <i>Knight-Ridder Tribune Business News</i> , April 18, 2000					
		"CompuBank Offers ATM Fee Refunds (CompuBank Begins Offering Up to Four ATM Refunds Per Month to Customers in Effort to Gain More Clientele)," <i>Financial NetNews</i> , Vo. IV, No. 10, p. 5, March 8, 1999					
		Colletti, Deborah L., "Wanted: Smart ATMs, Smart Marketing," <i>American Banker</i> , Vol. 155, No. 233, p. 12A, December 3, 1990					
		"Sanwa Bank California Renews Commitment Not to Levy ATM Surcharge on Noncustomers," <i>Business Wire</i> , p. 107, September 28, 1998					
		"Sanwa Bank Reaffirms Year-Old Commitment Not to Levy ATM Surcharge on Noncustomers," <i>Business Wire</i> , p. 5051026, May 5, 1998					
EXAMINER				DATE CONSIDERED			
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication.							